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Official Form	1 (4/07)	τ				ruptcy			01 10		Vo	luntary Petition
Northern District of Illinois Mode  Name of Debtor (if individual, enter Last, First, Middle):							Debtor (Spo	ouse) (Last, Firs	t, Middle):			
Glick, Keith	n A											
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								he Joint Debtor and trade names		8 years		
Last four digits of xxx-xx-830		ec./Complet	e EIN or o	ther Tax I	D No. (if mo	ore than one, stat	e all) Last 1	our digit	s of Soc. Sec	:./Complete EIN	V or other T	Tax ID No. (if more than one, sta
Street Address of 11N732 Win Elgin, IL			reet, City,	and State)	:		Stree	Address	of Joint Deb	otor (No. and St	reet, City,	and State):
						ZIP Code <b>60123</b>						ZIP Code
County of Resid	lence or o	of the Princip	oal Place o	of Business			Coun	ty of Res	idence or of	the Principal Pl	ace of Bus	iness:
Mailing Address	s of Debt	or (if differe	nt from str	eet addres	s):		Maili	ng Addre	ess of Joint D	ebtor (if differe	ent from str	eet address):
						ZIP Code						ZIP Code
						ZIF Code						Zir Code
Location of Prin (if different fron				r								
	Type of					of Business				oter of Bankru he Petition is F		
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> </ul> Tax-Exempt Entity			☐ Ch☐ Ch☐ Ch☐	apter 9 apter 11 apter 12 apter 13	OI COI Natur	f a Foreign Chapter 15 I f a Foreign e of Debts k one box)	_			
				unde	tor is a tax- er Title 26	s, if applicable exempt org of the Uniternal Revenue	anization d States	defi "inc	ined in 11 U.S. curred by an in	y consumer deots C. § 101(8) as dividual primarily , or household pu	y for	Debts are primarily business debts.
Full Filing F	ee attach	Filing Fee	(Check or	ne box)				k one box		Chapter 11 usiness debtor a		n 11 U.S.C. § 101(51D).
Filing Fee to attach signed is unable to	be paid d applica	in installmention for the o	ourt's con	sideration	certifying t	hat the debt	or Chec	Debtor k if: Debtor	is not a smales aggregate	ll business debt	or as define	ed in 11 U.S.C. § 101(51D) debts (excluding debts owe
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						k all appl A plan Accept	icable boxes is being filed ances of the	: d with this petit	ion.	ition from one or more		
Statistical/Adm				o for dietri	bution to u	nsecured cre	editors			THIS	S SPACE IS	FOR COURT USE ONLY
■ Debtor estim	nates that	, after any ex	kempt prop	perty is ex	cluded and	administrati		es paid,				
there will be			or distribut	tion to uns	ecured cred	litors.						
Estimated Numb	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,00				
49 <b>=</b>	99 <b>□</b>	199	999	5,000	10,000	25,000	50,000	100,00	0 100,000			
Estimated Asset	s					_						
\$0 to \$10,000		\$10,001 \$100,00			0,001 to nillion		00,001 to 0 million		More than \$100 million			
Estimated Liabil	lities	\$50,001	to	☐ \$100	),001 to	□ \$1,0	00,001 to		More than			
\$50,000		\$100,00			nillion		0 million		\$100 million			

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FORM B1 Page 2

Official Form	L (4/U7)		FURM B1, Page 2			
Voluntary	Petition	Name of Debtor(s): Glick, Keith A				
(This page mus	st be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last	•	ditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	Ex	hibit B			
forms 10K at pursuant to S	leted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).				
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Derrick B. Hager Signature of Attorney for Debtor(s) Derrick B. Hager	October 13, 2007 (Date)			
	Exh	ibit C				
l _	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		harm to public health or safety?			
	Exh	aibit D				
Exhibit l	_	a part of this petition.	separate Exhibit D.)			
L EXHIBIT	O also completed and signed by the joint debtor is attached a					
	Information Regardin (Check any ap					
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge		•			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendance interests of the parties will be serve	nt in an action or ed in regard to the relief			
	Statement by a Debtor Who Resides (Check all app		y			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)			
(Name of landlord that obtained judgment)						
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and					

# Official Form 1 (4/07)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s): Glick, Keith A

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Keith A Glick

Signature of Debtor Keith A Glick

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 13, 2007

Date

### Signature of Attorney

#### X /s/ Derrick B. Hager

Signature of Attorney for Debtor(s)

#### Derrick B. Hager 6286310

Printed Name of Attorney for Debtor(s)

#### Derrick b. Hager, Atty at Law

Firm Name

106 W. Wilson St. Suite 3-L Batavia, IL 60510

Address

## Email: dirkhager@sbcglobal.net

630-482-2525 Fax: 630-482-9915

Telephone Number

October 13, 2007

Date

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court** Northern District of Illinois Model Plan

In re	Keith A Glick		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Keith A Glick
		Keith A Glick
Date:	October 13, 2007	

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Form 6-Summary (10/06)

# **United States Bankruptcy Court** Northern District of Illinois Model Plan

In re	Keith A Glick		Case No.	
-		Debtor		
			Chapter	7
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	11,707.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,321.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		44,184.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,421.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,402.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	11,707.00		
			Total Liabilities	50,505.00	

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Official Form 6 - Statistical Summary (10/06)

# **United States Bankruptcy Court** Northern District of Illinois Model Plan

In re	Keith A Glick		Case No.		
		Debtor	,		
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	5,421.50
Average Expenses (from Schedule J, Line 18)	4,402.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,881.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		3,021.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		44,184.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,205.00

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Form	В6А
(10/0.5)	5)

In re	Keith A Glick	Case No.	
_		,	
		Debtor	

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	--	----------------------------

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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Form	R6
(10)	
(10/0)	<b>'</b>

In re	Keith A Glick	Case No.
_		Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	on pe	rson	-	5.00
2.	6, 6	check	ing - LaSalle Bank	-	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	LaSall	e Bank Savings	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	TV (9 player w/ 4 c refrige mattre (10 yo mattre dress boxsp	Sectional Sofa (8 yo), end table (15 yo), 55" yo), VCR player (6 yo), DVD/Suround sound (2 yo), 2 curio cabinets (10 yo), kitchen table hairs (8 yo), microwave (5 yo), used erator (6 yo), washer & dryer (2 yo), King ess & boxspring (3 yo), pressboard dresser ), chest of drawers (17 yo), 19" TV (3 yo), twin ess, twin trundle bed w/ headboard, youth er & desk (6 yo), boombox, twin matress & ring, Armoire, rider lawn mower, old puxh mower, 2 bucyles, wheel barrow		1,230.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	necss	ary wearing apparel	-	100.00
7.	Furs and jewelry.	Bulav band	a Watch, Timex watch, gold chain, wedding	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	x			
			(Total	Sub-Tota of this page)	al > 1,585.00

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Form B6B (10/05)

In re	Keith A Glick	Case No	
			_

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Emplo	oyee stock purchase plan	-	2,072.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(	Sub-Total of this page)	al > 2,072.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Keith A Glick	Case No

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

		N	(Continuation Sheet)	Husband,	Current Value of
	Type of Property	O N E	Description and Location of Property	Wife, Joint, or Community	Debtor's Interest in Property without Deducting any
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Dodge Stratus,110,000 miles, condition 'good"	-	3,300.00
		1	999 Ford Taurus, 85,000 miles, condition "good"	-	4,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
			(Tota	Sub-Total of this page)	al > <b>8,050.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Keith A Glick	Case No
_		Debtor ,

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 11,707.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

**Wearing Apparel** 

wedding band

necssary wearing apparel

<u>Furs and Jewelry</u> Bulava Watch, Timex watch, gold chain,

Debtor claims the exemptions to which debtor is entitled under:

In re	Keith A Glick	Case No
_		;

Debtor

☐ Check if debtor claims a homestead exemption that exceeds

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$136,875.		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand on person	735 ILCS 5/12-1001(b)	5.00	5.00
<u>Checking, Savings, or Other Financial Accounts, Cohecking - LaSalle Bank</u>	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	200.00
LaSalle Bank Savings	735 ILCS 5/12-1001(b)	50.00	100.00
Household Goods and Furnishings Cloth Sectional Sofa (8 yo), end table (15 yo), 55" TV (9 yo), VCR player (6 yo), DVD/Suround sound player (2 yo), 2 curio cabinets (10 yo), kitchen table w/ 4 chairs (8 yo), microwave (5 yo), used refrigerator (6 yo), washer & dryer (2 yo), King mattress & boxspring (3 yo), pressboard dresser (10 yo), chest of drawers (17 yo), 19" TV (3 yo), twin mattress, twin trundle bed w/ headboard, youth dresser & desk (6 yo), boombox, twin matress & boxspring, Armoire, rider lawn mower, old puxh lawn mower, 2 bucyles, wheel barrow	735 ILCS 5/12-1001(b)	1,230.00	2,460.00

Employee stock purchase plan	735 ILCS 5/12-1001(b)	165.00	2,072.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1999 Ford Taurus, 85,000 miles, condition "good"	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,350.00	4,750.00

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

Total:	6.500.00	9.787.00

100.00

100.00

100.00

100.00

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Official Form 6D (10/06)

In re	Keith A Glick		Case No.
_		Debtor	

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	I N G F	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1836151901			6/1/02	Т	A T E D			
Citifinacial Auto 1111 North Point Drive Coppell, TX 75019		-	Purchase Money Security  2002 Dodge Stratus,110,000 miles, condition "good"		<u> </u>			
			Value \$ 3,300.00				6,321.00	3,021.00
Account No.			Value \$ Value \$					
Account No.								
	厂		Value \$			Ц		
o continuation sheets attached			S (Total of th	ubto nis p			6,321.00	3,021.00
			(Report on Summary of Sc		ota ule		6,321.00	3,021.00

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Official Form 6E (4/07)

In re	Keith A Glick	Case No	
-		Debtor	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H" "W" "I" or "C" in the column labeled "Husband, Wife, Joint or Community." If the claim is contingent place an "X" in the

rolumn labeled "Contingent." If the claim is contingent, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Keith A Glick	Case No.
		ebtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	СO	U	D	т	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N I	HPU-CD-LZC	U T F		AMOUNT OF CLAIM
Account No. 12021278028791207			Opened 12/24/02 Last Active 5/13/04	T	T E		T	
American General Finan 3215 W 95th St Evergreen Park, IL 60805		-	Personal Loan		ШD			587.00
Account No. <b>419699905</b>		Г	Opened 10/12/02 Last Active 2/10/05	П	П	T	†	
Americredit Po Box 183853 Arlington, TX 76096		-	deficiency following voluntary repossession in 2003					15,968.00
Account No. <b>35923517</b>			Opened 10/02/06 Last Active 6/01/07			H	†	·
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		_	Collection A.F.S. Assignee Of First Premi					
								549.00
Account No. 5181870007375757  Aspen/fb&t 6 Concourse Pkwy Ne FI 2 Atlanta, GA 30328		_	Opened 3/15/07 Last Active 9/18/07 CreditCard					
						L	$\perp$	302.00
_3 continuation sheets attached			S (Total of th	ubt his p			, [	17,406.00

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Official Form 6F (10/06) - Cont.

In re	Keith A Glick	Case No
_		Debtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	Ü	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	NL QU L DA		AMOUNT OF CLAIN
Account No. <b>31743011</b>			Opened 1/26/07 Last Active 3/01/07	Т	A T E D		
Asset Acceptance Po Box 2036 Warren, MI 48090		-	FactoringCompanyAccount Washington Mutual				875.00
Account No. 635975573233657	╁		10/1995	+			
Bank One Wisconsin 700 Fifth Ave. Altoona, WI 54720		-	credit card				13,320.00
Account No. 9037236			Opened 3/01/06 Last Active 12/01/06				
Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532		-	01 At T				96.00
Account No. 20903			Opened 9/01/00 Last Active 10/01/01				
Citi - BP Oil Attn: Bankruptcy Po Box 20363 Kansas City, MO 64195		_	CreditCard				404.00
Account No. <b>8509542690</b>			Opened 12/01/04 Last Active 12/01/06		$\vdash$		
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		_	FactoringCompanyAccount Household Bank				0.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Sub this			14,695.00

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Official Form 6F (10/06) - Cont.

In re	Keith A Glick	Case No.	
_		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	Ç	Ü	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N H L N G II N	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. 5970172			Opened 8/04/05	Ť	A T E		
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	Collection Provena Saint Joseph Hospital		D		139.00
Account No. 10794004669	+		Opened 10/12/03				100.00
Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		-	Collection Loyola University Health Sys.				
							729.00
Account No. 14097773  NCO Financial Systems Po Box 4907 Trenton, NJ 08650		-	Opened 12/20/06 Last Active 9/01/07 FactoringCompanyAccount Nco Asgne Of At T Corp				133.00
Account No. 115010642	╂		Opened 4/01/05 Last Active 11/01/06				133.00
Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603		-	FactoringCompanyAccount				0.00
Account No. <b>334568307501</b>			Opened 5/12/03 Last Active 9/17/07 Educational				
Student Loan Finance C 105 1st Ave Sw Aberdeen, SD 57401		-					40.044.00
							10,814.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f		(Total of t	Sub			11,815.00

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Official Form 6F (10/06) - Cont.

In re	Keith A Glick	Case No.	
•	-	Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Co	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGWZ	LIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5259830017592111			Opened 4/17/07 Last Active 9/18/07	<b> </b>	T E	Þ	
Tribute/fbofd 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328		-	CreditCard		D		268.00
A . N. 0404467006	-	_	One and 0/05/04 Least Astine 4/04/07	₩			200.00
Account No. <b>0401167996</b>	┨		Opened 9/05/01 Last Active 1/24/07 CreditCard				
Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		-					
							0.00
Account No.	t			+			
	1						
Account No.				$\Box$			
Account No.							
					L		
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of			:	Subt	ota	1	268.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	ge)	200.00
					ota		4440400
			(Report on Summary of So	ched	lule	es)	44,184.00

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Form	B6C
(10/0.5)	5)

In re	Keith A Glick	Case No.	
_			
		Debtor	

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-18940 Doc 1 Filed 10/13/07 Entered 10/13/07 16:49:12 Desc Main Document Page 21 of 40

Form	B6F
(10/04)	5)

In re	Keith A Glick	Case No.	
_		,	
		Debtor	

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official	Form	61	(10	1/06

In re	Keith A Glick		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF D	EBTOR AND SE	POUSE		
Married	RELATIONSHIP(S): Stepdaughter Son	AGE(S): 16 24			
Employment:	DEBTOR		SPOUSE		
	Asst General Manager				
1 1	Copart Salvage Auto Auctions				
	3 years				
	4665 Business Cente Drive Fairfield, CA 94534				
	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	3,958.50	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	3,958.50	\$	N/A
4. LESS PAYROLL DEDUCTION	ONC				
a. Payroll taxes and social s		\$	851.50	\$	N/A
b. Insurance	centry	\$ <del>_</del>	210.17	\$ —	N/A
c. Union dues		\$ <del>-</del>	0.00	\$ <del></del>	N/A
d. Other (Specify): ISOF	1	\$ <del>-</del>	238.33	\$ <del></del>	N/A
u. Other (Speeny).		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$_	1,300.00	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	2,658.50	\$	N/A
7. Regular income from operatio	n of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A
8. Income from real property	or customers or proression or runni (runnon demined since	\$	0.00	\$	N/A
9. Interest and dividends		\$ <del>-</del>	0.00	\$ <u> </u>	N/A
	port payments payable to the debtor for the debtor's	use or		· <del>-</del>	
that of dependents listed abo		\$	0.00	\$	N/A
11. Social security or governmen		· <u> </u>		· <u> </u>	
(Specify): Disabled adul		\$	623.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		-	0.00	\$	N/A
13. Other monthly income		· <u> </u>		· <del>-</del>	
3	bution to household budget	\$	2,140.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$_	2,763.00	\$_	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$_	5,421.50	\$	N/A
16. COMBINED AVERAGE Mo from line 15; if there is only one deb			\$	5,421.	
	(Report also	on Summary	of Schedules as	nd, if ap	plicable, on

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Keith A Glick	Case N	lo.
		Debtor(s)	

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and th filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	mily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,365.00
a. Are real estate taxes included? Yes No _X	Ψ	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	270.00
b. Water and sewer	\$	0.00
c. Telephone	\$	70.00
d. Other See Detailed Expense Attachment	\$	170.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	1,000.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	35.00
8. Transportation (not including car payments)	\$	360.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	40.00
a. Homeowner's or renter's	\$	40.00 35.00
b. Life c. Health	\$	0.00
d. Auto	\$ \$	100.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)		
a. Auto	\$	365.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	382.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,402.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	<u>.</u>
a. Average monthly income from Line 15 of Schedule I	\$	5,421.50
b. Average monthly expenses from Line 18 above	\$	4,402.00
c. Monthly net income (a. minus b.)	\$	1,019.50

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Official Fo	orm 6J (10/06)		Document	raye 24 01 40		
In re	Keith A Glick				Case No.	
			]	Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

cell phones	_	90.00
cable TV	\$	80.00
Total Other Utility Expenditures	\$	170.00

# **Other Expenditures:**

Spouse's child support obligation	\$ 260.00
Spouse's 401(k) contribution	\$ 65.00
Spouse's 401(k) loan payment	\$ 57.00
Total Other Expenditures	\$ 382.00

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court** Northern District of Illinois Model Plan

In re	Keith A Glick			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER P	PENALTY (	OF PERJURY BY INDI	VIDUAL DI	EBTOR
	I declare under penalty of perjury the	hat I have rea	nd the foregoing summary	y and schedul	les, consisting of
	19 sheets [total shown on summary page	ge plus 2], ar	nd that they are true and o	correct to the	best of my
	knowledge, information, and belief.				
Date	October 13, 2007	Signature	/s/ Keith A Glick		
			Keith A Glick		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

# United States Bankruptcy Court Northern District of Illinois Model Plan

In re	Keith A Glick		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$32,700.00

\$74,234.00

\$50URCE

2007 year-to-date:
Copart Salvage Auto Auctions

\$74,234.00

Copart Salvage Auto Auctions

\$58,803.00

2005:
Copart Salvage Auto Auctions

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR VALUE OF PAYMENTS/ AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS **TRANSFERS** OWING

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Asset Acceptance LLC v. **Complaint for Unpaid Debt** 16th Judicial Circuit, Kane

**Keith Glick** 07-SCK-4958 \$875.83

County, Illinois

First Appearance set for October 17, 2007

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY** 

2

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Derrick B. Hager, Atty at Law
106 W. Wilson St.
Suite 3-L
Batavia, IL 60510

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR October 12, 2007

OR DESCRIPTION AND VALUE
OF PROPERTY
filing fee \$299
credit check \$30
credit counseling \$40
attorney fees \$1000

AMOUNT OF MONEY

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None L

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Daniel O. Glick
11 N. 732 Win Haven Dr
Elgin, IL 60123

DESCRIPTION AND VALUE OF PROPERTY

42" TV, surroundsound audio system, stereo, X-Box gaming system, VCR-DVD combo approximate value \$2500 LOCATION OF PROPERTY

these items are the personal property of the debtor's disabled, 24 yo son and are located in his bedroom. The items were purchased for the son by his mother, the debtor's former spouse.

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#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

> NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF MOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 13, 2007	Signature	/s/ Keith A Glick
			Keith A Glick
			Debtor
	Penalty for making a false statement: I	ine of up to \$500,000 or	imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court**

	Northern District of	Illinois Model P	lan		
In re Keith A Glick	De	ebtor(s)	Case No. Chapter	7	
CHAPTER 7 IN	DIVIDUAL DEBTOR	R'S STATEME	NT OF INT	<b>TENTION</b>	
<ul> <li>I have filed a schedule of assets and lia</li> <li>I have filed a schedule of executory co</li> <li>I intend to do the following with respe</li> </ul>	ntracts and unexpired leases w	hich includes person	al property subj	-	ed lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 Dodge Stratus,110,000 miles, condition "good"	Citifinacial Auto				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date October 13, 2007		s/ Keith A Glick			

Debtor

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# **United States Bankruptcy Court**

	Northern District of Illin	ois Model Plan	
A Glick		Case No.	

In	re Keith A Glick Case No.				
	Debtor(s) Chapter 7				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept				
	Prior to the filing of this statement I have received				
	Balance Due\$\$				
2.	\$ 299.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.				
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.				
	CERTIFICATION				

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 13, 2007** /s/ Derrick B. Hager

Derrick B. Hager Derrick b. Hager, Atty at Law 106 W. Wilson St. Suite 3-L Batavia, IL 60510

630-482-2525 Fax: 630-482-9915

dirkhager@sbcglobal.net

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS MODEL PLAN

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

Derrick B. Hager

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Derrick B. Hager

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
106 W. Wilson St.		
Suite 3-L		
Batavia, IL 60510		
630-482-2525		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor ve received and read this notice.	
Keith A Glick	X /s/ Keith A Glick	October 13, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

October 13, 2007

# United States Bankruptcy Court Northern District of Illinois Model Plan

		Northern District of Illinois Model	Plan	
In re	Keith A Glick	<b>D</b> 1. ()	Case No.	
		Debtor(s)	Chapter <u>7</u>	
	V	ERIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	17
	The above-named Debtor( (our) knowledge.	s) hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	October 13, 2007	/s/ Keith A Glick Keith A Glick		

American General Finan 3215 W 95th St Evergreen Park, IL 60805

Americredit Po Box 183853 Arlington, TX 76096

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Aspen/fb&t 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328

Asset Acceptance Po Box 2036 Warren, MI 48090

Bank One Wisconsin 700 Fifth Ave. Altoona, WI 54720

Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532

Citi - BP Oil Attn: Bankruptcy Po Box 20363 Kansas City, MO 64195

Citifinacial Auto 1111 North Point Drive Coppell, TX 75019

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018 Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154

NCO Financial Systems Po Box 4907 Trenton, NJ 08650

Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603

Student Loan Finance C 105 1st Ave Sw Aberdeen, SD 57401

Tribute/fbofd 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328

Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603